United Nations ST/IC/2001/14

Secretariat

8 February 2001

Information circular*

To: Members of the staff

From: The Under-Secretary-General for Management

Subject: **Direct deposit of salary, salary distribution request and funds transfer request forms**

1. The purpose of the present circular is to inform staff members of the forms that should be completed for the receipt of payments from the United Nations through funds transfers.

2. Pursuant to section 2.6 of administrative instruction ST/AI/2001/1 of 8 February 2001, staff members of the United Nations working in the United States of America wishing to have direct deposit of their salary into their bank account should complete and submit to the United Nations Treasury the Authorization for Direct Deposit of Salary form (F.48), attached as annex I to the present circular.

3. Pursuant to section 2.7 of ST/AI/2001/1, eligible staff members requesting payment of salaries and allowances in two currencies should complete and submit in duplicate to their administrative officer, the Salary Distribution Request form (F.248), attached as annex II to the present instruction.

4. Payees other than staff members, including consultants, conference participants, fellows, vendors and other similar individuals entitled to payment from the United Nations for services rendered, should complete form F.249, attached as annex III to the present circular, following the instructions attached to the form. Upon completion, the form should be submitted in duplicate for certification to the Executive Office of the department or office which contracted for the services. The appropriate certifying officer will sign the form and verify the signature of the payee. One copy of the form is forwarded to the United Nations Treasury and the second copy is retained by the certifying officer in his/her records.

5. Forms F.48, F.248 and F.249 and accompanying instructions will be made available on-line at the forms web site (http://intranet.un.org/Forms/).

* Expiration date of the present information circular: 31 December 2002.

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Annex I

UNITED NATIONS NATIONS UNIES

AUTHORIZATION FOR DIRECT DEPOSIT OF SALARY

(For staff members whose duty station is in the United States of America. Please type or print.)

Please complete this form and bring it **in person**, together with a photo ID (such as grounds pass, laissez-passer or passport) to **Headquarters Cashier's Office, room S-2770.**

Last name:	First name:	Middle initial:
Index number:	Extension:	Organization/Office:

Please deposit my salary into my bank account as indicated below.

Name of ba. :	
Address of bank:	
Bank (ABA) number: *(ABA number is the bank identification number comprising the first nine (9) digits in the lower left-hand corner of your personal cheque.)*	
Type of account: (Select **one**):	☐ Checking account ☐ Savings account
Account number:	

You may wish to attach a voided cheque from your checking account or a deposit slip from your savings account in the space provided below to facilitate verification of the above information.

Please place a voided cheque or savings deposit slip here.

Signature:_____	Date: (dd/mm/yyyy)

F 48 (9-00)

Instructions for completing the Authorization for Direct Deposit of Salary (For staff members whose duty station is in the United States of America)

Financial institutions to which direct deposit can be made

Accounts at regular commercial banks. Salary payments to staff members stationed in the United States are made in United States dollars by direct deposit to banks in the United States. Direct deposits can be made to all financial institutions that are members of the Automated Clearing House (ACH) network. Almost all financial institutions in the United States are members of the ACH network.

Accounts at non-bank financial institutions. A few staff members have requested transfer of their salaries to their accounts at non-bank financial institutions, such as investment firms or brokerage houses. The United Nations may make salary payments to non-bank financial institutions if the institutions are capable of receiving ACH payments. Please note that ACH payments (direct deposits) and wire transfers are not the same and that some non-bank institutions use different ABA numbers and account numbers for ACH payments and wire transfers. Please obtain complete payment instructions for **both** types of payments from your financial institution. **It is the responsibility of the staff member to provide complete and unambiguous payment instructions**.

Bank number (ABA routeing number)

Please obtain the ABA routeing number of your bank. The ABA routeing number is the first nine-digit number in the bottom left-hand corner of your personal cheque. You may wish to provide a copy of your voided cheque for verification of the ABA routeing number.

Type of account

Please indicate the type of your bank account, either checking or savings for direct deposits (ACH payments). Even when your bank account type is neither checking nor savings (such as money market account or investment account), for purposes of processing direct deposits (ACH payments) bank accounts in the United States are classified as either checking or savings.

Bank charges

The full amount of your salary will be credited to your bank account with no deduction for bank charges. According to ACH rules, your financial institution should not deduct bank charges from the incoming direct deposit. Please contact the United Nations Treasury if bank charges are deducted from your monthly payroll payments.

United Nations Federal Credit Union

If you wish to receive a direct deposit to your account at the United Nations Federal Credit Union, monthly payroll payments will be made automatically to your share draft account, which is your primary account. The account number of your primary account is usually a six-digit number ending with 0. The United Nations Federal Credit Union may further distribute your monthly salary to other accounts at UNFCU. The request for allocation of your salary to other accounts at UNFCU should be made directly to the Credit Union.

F 48 (9-00)

Annex II

UNITED NATIONS NATIONS UNIES

SALARY DISTRIBUTION REQUEST FORM

(For internationally recruited staff members stationed in the field)

(Please type or print)

Before completing, please read the attached instructions carefully. This form must be completed **in duplicate** and returned to your finance/administrative officer, for forwarding to the United Nations Treasury at Headquarters.

Name of staff member: _____
(Last name) (First name) (Middle initial)

Index Number: _____ Duty station: _____
(Office) (City) (Country)

I hereby request the following currency distribution for payment of my salary and allowances (net base salary, dependency allowance, etc.)

Effective date: _____
(Day) (Month) (Year)

Local duty station portion (Paid in local currency or United States dollars)
Percentage or amount:
Account title:
Currency of payment:
Name of bank:
Address of bank:
Bank ID number:
Account number:
Currency of bank account:

Non-local portion (Paid in a currency of your choice)	
Percentage or amount:	
Account title:	(See instruction #1)
Currency of payment:	(See instruction #2)
Name of bank:	
Address of bank:	
Bank ID number:	(See instruction #3)
Account number:	
Currency of bank account:	
Type of account: ☐ Checking or ☐ Savings (Must be completed for an account in the United States of America)	(See instruction #4)
Routeing instructions:	(See instruction #5)

Signature of staff member: _____ Date: _____

Name and signature of Finance/Administrative Officer: _____ Date: _____

F 248 (11-00)

Instructions for completing the salary distribution form (For internationally recruited staff members stationed in the field)

#1. Bank account title

If you wish to receive salary payments from United Nations Headquarters, you must have a bank account in your name or a joint account maintained by yourself and no more than one other person. Please note that deposits will be made only to bank accounts which bear the name of the staff member.

#2. Currency of payments (for a portion processed by United Nations Headquarters)

A. If you wish to have your salary payments made in United States dollars to an account in the United States

Accounts at banks in the United States. United States-dollar salary payments are made by direct deposit. If your bank is a member of the ACH network, the full amount of your salary will be credited into your bank account without a deduction for bank charges.

Please obtain the ABA routeing number of your bank. The ABA routeing number is the first nine-digit number in the bottom left-hand corner of your personal cheque. You may wish to send in a copy of your voided cheque for verification of the ABA routeing number.

Accounts at non-bank financial institutions in the United States. A few staff members have requested transfer of salary payments to their accounts at non-bank financial institutions, such as investment firms or brokerage houses. The United Nations may make salary payments to non-bank financial institutions if the institutions are capable of receiving ACH payments. Please note that ACH payments (direct deposits) and wire transfers are not the same and that some non-bank institutions have different ABA numbers and account numbers for ACH and wire transfers. Please obtain complete payment instructions for both types of payments from your financial institution. **It is the responsibility of the staff member to provide complete and unambiguous payment instructions**.

B. If you wish to have salary payments made in United States dollars to an account outside the United States

Salary payments denominated in United States dollars may be transferred to bank accounts outside the United States. United States-dollar payments are currently made from Chase Manhattan Bank, New York. Cross-border payments are routed through an intermediary bank or intermediary banks. To avoid errors, delays or expensive bank fees, it is recommended that you contact your bank to ascertain whether there is a preferred method for sending United States-dollar payments to your bank account. Identification of your own bank's correspondent bank in the United States may be helpful in routeing your payment accurately with minimum intermediary bank charges. See #5 for routeing instructions.

Currency conversion. If your bank account is not denominated in United States dollars, payments in United States dollars may be converted automatically into the local currency by the receiving bank. Unfavourable exchange rates may be applied that bear no resemblance to the United Nations exchange rates. Please consult your local bank regarding its procedures and charges. The United Nations cannot be responsible for personal bank charges or foreign exchange rates applied by receiving banks.

Bank charges. While Chase Manhattan Bank, New York, does not deduct any bank charges, your bank or intermediary banks may deduct service fees from incoming remittances. **Please note that the United Nations does not reimburse bank fees deducted by your bank or by an intermediary bank**.

C. If you wish to receive your salary payments in a currency other than United States dollars

The United Nations Treasury makes salary payments in currencies other than United States dollars. At present, payments in the currencies listed below are made in the respective countries. You must have a bank account in a country of your designated currency.

ATS(Austria), AUD(Australia), BEF(Belgium), CAD(Canada), CHF(Switzerland), DEM(Germany), DKK(Denmark), ESP(Spain), FIM(Finland), FRF(France), GBP(UK), INR(India), ITL(Italy), JPY(Japan), NLG(Netherlands), NZD(New Zealand), NOK(Norway), SEK(Sweden).

United Nations official rates of exchange will be applied to calculate your salary if you designate any currency other than United States dollars for payment. Please note that salary payments in currencies not listed above may be made through other United Nations agencies at other duty stations. Details may be obtained from the Payroll Section at Headquarters.

#3. Bank ID number and account number

Different formats are used to identify banks and accounts. It is the responsibility of the staff member to provide complete and unambiguous payment instructions. The formats used in several countries are provided below.

Alternatively, you may wish to provide the BIC code (SWIFT number) of your bank and your account number to identify your bank account.

United States	ABA Number (9 digits) + Account Number
Australia	BSB Number (3 digits + 3 digits) + Account Number
Austria	BLZ Number (5 digits) + Account Number
Belgium	Account Number (3 digits + 7 digits + 2 digits)
Canada	Transit Number (5 digits + 3 digits) + Account Number
Denmark	Bank Number (4 digits) + Account Number (5~10 digits)
Finland	Bank Number (6 digits) + Account Number

France	Bank Number (5 digits) + Branch Number (5 digits) + Account Number (11 digits) + cheque (2 digits)
Germany	BLZ Number (8 digits) + Account Number
Ireland	Sort Code (6 digits) + Account Number (8 digits)
Italy	Bank Number (5 digits) + Branch Number (5 digits) + Account Number
Netherlands	Account Number (2 digits + 2 digits + 2 digits + 3 digits) (except Postbank)
Norway	Account Number (4 digits + 2 digits + 5 digits)
Poland	Bank Number (4 digits + 4 digits) + Account Number
Portugal	Bank Number (4 digits) + Branch Number (4 digits) + Account Number
Russian Federation	Bank Number (8 digits) + Account Number
Spain	Bank Number (4 digits) + Branch Number (4 digits) + cheque (1-2 digits) + Account Number
Sweden	Bank Number (4 digits) + Account Number
Switzerland	Bank Number (3-6 digits) + Account Number
United Kingdom	Sort Code (6 digits) + Account Number.

#4. Type of account (necessary if you wish to have United States-dollar payments made to an account in the United States)

For purposes of processing direct deposits (ACH payments), bank accounts in the United States are classified as either checking or savings. If you wish to have your salary payments made to an account in the United States, please ascertain the type of your account for purposes of receiving direct deposits (ACH payments).

#5. Routeing instructions (if you wish to have United States-dollar payments made to an account outside the United States)

The United Nations will make cross-border United States-dollar salary payments to your bank accounts outside the United States. Providing complete and unambiguous payment routeing information will help to ensure timely payments with minimum bank charges. While this information is not a requirement to complete the form, we recommend that you provide it after obtaining guidance from your bank. It may be helpful for your banker to note that the United Nations makes United States-dollar payments from Chase Manhattan Bank, New York. Please ascertain the name of your bank's correspondent bank in the United States. The routeing instruction should be as specific as possible to minimize fees.

Annex III

UNITED NATIONS NATIONS UNIES

FUNDS TRANSFER REQUEST FORM

(for non-payroll payments)

(Please type or print)

Before completing, please read the attached instructions carefully. This form must be completed **in duplicate** and returned to your executive office. You may wish to attach a voided cheque (or a copy of an account statement) to enable verification of banking details. The Executive/Administrative Officer will verify the signature of the payee and forward one set to the United Nations Treasury. The payee may bring the form in person to the United Nations Treasury, room S-2770.

I hereby request that my payment due from the United Nations be made to my bank account.
(See instruction #1)

Payee's name: _____
(Last name) (First name) (Middle initial)

IMIS payee ID: _____ Exec./Admin. Office: _____
(Room No.) (Tel. ext.)

Effective from: _____
(Day) (Month) (Year)

Currency of payment: _____
(See instruction #2)

Name of bank: _____

Address of bank: _____

_____
(City) (State) (Postal Code) (Country)

Bank ID number: _____
(See instruction #3)

Type of account: **SELECT ONE** ☐ Checking account **OR** ☐ Savings account
(Must be completed for an account in the United States. *See instruction #4.*)

Account number: _____

Routeing instructions: _____
(See instruction #5)

_____

Signature of payee: _____ Date: _____

Name and signature of Exec./Admin. Officer:* _____ Date: _____

* Not required if signature witnessed at United Nations Treasury.

F.249 (11-00)

Instructions for completing the Funds Transfer Request Form

#1. Bank account title

If you wish to receive payments from the United Nations, you must have an account in your name. If yours is a joint account, your name should be a part of the title of the account. Please note that the United Nations will not make a payment to another person on your behalf.

#2. Currency of payments

Please ascertain from your office what currency you are entitled to receive. Please note that payments in currencies other than United States dollars can be made only when you have a bank account in the country of your designated currency.

A. If you are only entitled to receive payments in United States dollars in a bank account in the United States

Please read instructions #3 and #4 carefully.

B. If you are entitled to, and wish to have payments made in United States dollars to an account outside the United States

Payments denominated in United States dollars may be transferred to bank accounts outside the United States. The United Nations Treasury currently makes United States-dollar payments from Chase Manhattan Bank, New York. Cross-border payments are routed through an intermediary bank or intermediary banks. To avoid errors, delays or expensive bank fees, it is recommended that you contact your bank to ascertain whether there is a preferred method of sending United States-dollar payments to your bank account. Identification of your own bank's correspondent bank in the United States is helpful in routeing your payment accurately with minimum intermediary bank charges. See #5 for routeing instructions.

Currency conversion. If your bank account is not in United States dollars, payments in United States dollars may be converted automatically into local currency by receiving banks. Unfavourable exchange rates may be applied which are different from the United Nations exchange rates. Please consult your local bank regarding its procedures and charges.

Bank charges. While Chase Manhattan Bank, New York does not deduct any bank charges, your bank or intermediary banks may deduct service fees from incoming remittances. **Please note that the United Nations does not reimburse bank fees deducted by your bank or by any intermediary bank.**

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C. If you are entitled to, and wish to receive payments in a currency other than United States dollars

If you are so entitled (please check your entitlement with your executive/ administrative office), the United Nations Treasury will make payments in currencies other than United States dollars. At present, payments are made in the currencies listed below. **You must have a bank account in the country of your designated currency**.

ATS(Austria), AUD(Australia), BEF(Belgium), CAD(Canada), CHF(Switzerland), DEM(Germany), DKK(Denmark), ESP(Spain), FIM(Finland), FRF(France), GBP(UK), INR(India), ITL(Italy), JPY(Japan), NLG(Netherlands), NZD(New Zealand), NOK(Norway), PLN(Poland), RUR(Russian Federation), SEK(Sweden).

United Nations official rates of exchange will be applied to calculate your payment if you designate a currency other than United States dollars for payment. Please note that in exceptional cases, payments in currencies not listed above may be made through other United Nations agencies. Details may be obtained from the relevant section/unit in the Accounts Division.

#3. Bank ID number

Banks in different countries use different formats for domestic routeing numbers. In some countries, such identification numbers of banks do not exist. **It is the responsibility of the payee to provide complete and unambiguous payment instructions**. The formats of bank identification numbers in several countries are provided below.

If your bank is outside the United States, you may also wish to provide the SWIFT number of your bank (bank's international identification number, sometimes called BIC code).

United States	ABA number (9 digits) You may learn from your bank the ABA (American Bankers Association) routeing number of your bank. Alternatively, ABA number may be obtained from your personal cheque. It is the first nine-digit number in the lower left-hand corner of your personal cheque. **You may wish to attach a copy of your voided cheque or deposit slip for verification of the ABA number**.
Australia	BSB Number (3 digits + 3 digits) + Account Number
Austria	BLZ Number (5 digits) + Account Number
Belgium	Account Number (3 digits + 7 digits + 2 digits)
Canada	Transit Number (5 digits + 3 digits) + Account Number
Denmark	Bank Number (4 digits) + Account Number (5~10 digits)
Finland	Bank Number (6 digits) + Account Number

France	Bank Number (5 digits) + Branch Number (5 digits) + Account Number (11 digits) + cheque (2 digits)
Germany	BLZ Number (8 digits) + Account Number
Ireland	Sort Code (6 digits) + Account Number (8 digits)
Italy	Bank Number (5 digits) + Branch Number (5 digits) + Account Number
Netherlands	Account Number (2 digits + 2 digits + 2 digits + 3 digits) (except Postbank)
Norway	Account Number (4 digits + 2 digits + 5 digits)
Poland	Bank Number (4 digits + 4 digits) + Account Number
Portugal	Bank Number (4 digits) + Branch Number (4 digits) + Account Number
Russian Federation	Bank Number (8 digits) + Account Number
Spain	Bank Number (4 digits) + Branch Number (4 digits) + cheque (1-2 digits) + Account Number
Sweden	Bank Number (4 digits) + Account Number
Switzerland	Bank Number (3-6 digits) + Account Number
United Kingdom	Sort Code (6 digits) + Account Number
SWIFT number (BIC code)	International identification number of bank (8 or 11 digits).

#4. Type of account (necessary if your account is located in the United States)

This information is necessary only if your bank account is located in the United States. All bank accounts in the United States are classified as either checking or savings accounts for the purpose of receiving direct-deposit payments (ACH payments). You may have an account of a different type, but for ACH purposes, your account is classified as either checking or savings. If you are not sure of your account type, please contact your bank to verify which account type should be used for ACH purposes.

#5. Routeing instructions (important for cross-border United States dollar payment)

If you request that a United States-dollar payment be made to your account outside the United States, the United Nations will make cross-border payments to credit your account. Complete and unambiguous payment routeing information will help to enable timely payments with minimum bank charges. While this information is not a requirement to complete the form, we recommend that you supply it after obtaining guidance from your bank. It may be helpful for your bank to note that the United Nations makes payments in United States dollars from Chase Manhattan Bank, New York. Please ascertain from your bank the name of its correspondent bank in the United States. The routeing instruction should be as specific as possible to minimize fees.

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